



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-1(b)**

Low & Low LLC  
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Attorney for the Debtor

In Re:  
Maria Cerdá

Order Filed on April 30, 2020  
by Clerk,  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 18-22935  
Chapter: 13  
Judge: SLM

**ORDER RESPECTING REQUEST FOR EXTENSION  
OR EARLY TERMINATION OF THE LOSS MITIGATION PERIOD**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: April 30, 2020**

Honorable Stacey L. Meisel  
United States Bankruptcy Judge

The court having granted the Notice of Request for Loss Mitigation concerning the following property and creditor on May 22, 2019:

Property: 106 Luddington Avenue Clifton NJ 07011

Creditor: Shellpoint Mortgage

and a Request for

- Extension of the Loss Mitigation Period having been filed by the Debtor, and for good cause shown,
- Early Termination of the Loss Mitigation Period having been filed by \_\_\_\_\_, and for good cause shown,

It is hereby ORDERED that,

- The Loss Mitigation Period is extended up to and including July 22, 2020.
- The Loss Mitigation Period is terminated, effective \_\_\_\_\_.

And it is further ORDERED that,

If this case is dismissed during the loss mitigation period, loss mitigation is terminated effective on the date of the order of dismissal.

Certificate of Notice Page 3 of 3  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Maria C Cerda  
 Debtor

Case No. 18-22935-SLM  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Apr 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2020.

db +Maria C Cerda, 106 Luddington Ave, Clifton, NJ 07011-3224

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 02, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 30, 2020 at the address(es) listed below:

Daniel Kenneth Wiig on behalf of Creditor Municipal Credit Union dwiig@nymcu.org  
 Marie-Ann Greenberg magecf@magtrustee.com  
 Rebecca Ann Solarz on behalf of Creditor HomeBridge Financial Services, Inc.  
 rsolarz@kmllawgroup.com  
 Russell L. Low on behalf of Debtor Maria C Cerda ecf@lowbankruptcy.com,  
 ecf@lowbankruptcy.com:r57808@notify.bestcase.com  
 U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 5